



TOP SCAMS OF 2010



Job Hunter Scams
Debt Relief and Settlement Services
Work from Home Schemes
Timeshare Resellers
Not So "Free" Trial Offers
Rogue Home Repair / Roofers
Lottery and Sweepstakes Scams
Advance-Fee Loan Scams
Over-Payment Scams
Identity Theft

10 Top Scams

LEARN MORE BELOW

Anatomy of a Scam

- 1 the hook
- 2 the frustration
- 3 the redirect
- 4 the fool
- 5 the payoff

Click here to win a new iPad 2

Just one more step to get your FREE iPad 2

Oops, looks like you're not logged in.

Log in here



Oops, looks like there was a problem logging you in...

But thanks for your credentials...

2010 Better Business Bureau Stats Stats from US & Canada

	INQUIRIES	COMPLAINTS	COMPLAINTS SETTLED	COMPLAINTS UNSETTLED
Most Complaints				
Television (Cable, CATV & Satellite)	191,901	30,985	98.6%	1.3%
Most Inquiries				
Roofing (Contractors)	2,409,190	8,478	53.6%	32.9%
Most Unsettled Complaints by %				
Spiritualists	472	8	0%	100%
Most Inquiries without a Complaint				
Oilfield (Hauling)	4,034	0	NA	NA
Among the Fewest Inquiries				
Planetariums	1	0	NA	NA



Top 10 Scams

NOW THAT YOU KNOW, BE ON THE LOOKOUT



Job Hunter Scams

Pitch: We will match you up with a perfect job that's ready and waiting for you.

Target: Bank account and/or Social Security numbers.

Result: Victims must pay a fee to be considered for a job. Out of money they don't have, still no job.



Debt Relief and Settlement Services

Pitch: We will help you eliminate most or all of your debt (for a fraction of the amount you owe).

Target: Collection of upfront fee(s) in order to "settle your debts."

Result: Potentially leave the consumer drowning in even more debt than they started with and completely ruin their credit.



Work from Home Schemes

Pitch: Fire your boss! We can teach you the secrets to making money online, assembling items at home or being a mystery shopper.

Target: Employees tired of the same 9-5 routine. In some cases, they unknowingly work to fence stolen goods.

Result: Instead of getting paid, you can end up losing hundreds—if not thousands—of dollars or in legal trouble.



Timeshare Resellers

Pitch: We will help you get out from under your costly vacation property and do it fast.

Target: Collect several thousand dollars to cover fees.

Result: After paying the fees, the seller never hears from the company again.

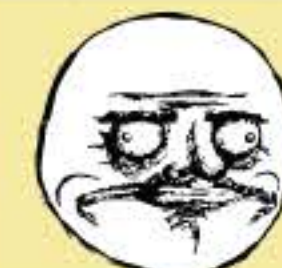


Not So "Free" Trial Offers

Pitch: Try a free offer and never be charged - unless you want to continue the offer.

Target: Repeated monthly billings.

Result: The free trial offers seem easy, the consumer is repeatedly billed every month and is difficult to cancel.



Rogue Home Repair/Roofers

Pitch: We can get that tree out with half down, and fix your roof for a fraction of what that guy is going to charge you.

Target: Initial upfront fee(s) to get the job started.

Result: Homeowners are often stuck with either an unfinished or never started project and are out the initial money, as well.



Lottery and Sweepstakes Scams

Pitch: You have won a large lottery or sweepstakes and just have to cover taxes before receiving your money.

Target: Payment under the guise of "covering taxes" or other bogus "fees."

Result: The victim wires the money, but the prize or money never arrives.



Advance-Fee Loan Scams

Pitch: You or your business qualifies for a large loan but you must pay some upfront fees.

Target: Initial upfront fee(s) - often more than a thousand dollars.

Result: The victim wires "the fee" to the scammers but never receives the loan.



Over-Payment Scams

Pitch: Oops, I accidentally sent you too much money, would you please wire some back?

Target: Any amount of money that is wired back.

Result: Transaction is reversed, and the victim is out the money wired back to the scammers.



Identity Theft

Pitch: Hi, this is a very legitimate business, we need to confirm some information today, is that ok?

Target: Gathering personal sensitive information to open lines of credit or just straight stealing money from the victim's account.

Result: Victim is left spending countless hours trying to repair all of the damage the thieves have done or are still doing.

Always research a business with BBB before you sign any contracts or hand over any money.



Consumers or small business owners victimized by a scam may contact their local BBB or file a complaint at bbb.org